

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Diane M. Bensinger
 Debtor

Case No. 17-12204-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
Form ID: 318Page 1 of 2
Total Noticed: 21

Date Rcvd: Oct 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2017.

db +Diane M. Bensinger, 944 Homeland Drive, Lancaster, PA 17601-5142
 13891956 +Aes/nhelp, Po Box 61047, Harrisburg, PA 17106-1047
 13917460 +American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183
 13937681 Comcast Cable, PO Box 3005, Southeastern, PA 19398-3005
 13891961 +DAVCO ADVERTISING, PO BOX 288, Kinzers, PA 17535-0288
 13891962 DON SHAKESPEARE, LIGHTHOUSE REAL ESTATE, PO BOX 10008, Gap, PA 17527
 13891964 +HON. RAYMOND S. SHELTER, 14 CENTER STREE, PO BOX 618, Intercourse, PA 17534-0618
 13942077 +Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 13952281 +PNC Bank, National Association, c/o Rebecca A. Solarz, Esquire, KML Law Group. P.C., 701 Market Street, Suite 5000, Phila., PA 19106-1541
 13891966 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 25 2017 01:36:09 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2017 01:35:56 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 25 2017 01:36:08 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13937444 EDI: BECKLEE.COM Oct 25 2017 01:28:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 13891958 +EDI: AMEREXPR.COM Oct 25 2017 01:28:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 13891959 +EDI: CAPITALONE.COM Oct 25 2017 01:28:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 13891960 +EDI: CHASE.COM Oct 25 2017 01:28:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 13891965 +E-mail/Text: kara.vincent@lrrcu.org Oct 25 2017 01:36:17 Lancaster Red Rose Cu, 1010 New Holland Ave, Lancaster, PA 17601-5606
 13892964 +EDI: PRA.COM Oct 25 2017 01:28:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13930677 EDI: Q3G.COM Oct 25 2017 01:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13891968 +EDI: RMSC.COM Oct 25 2017 01:28:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13891957 Aes/nhlp-11
 13891963 HIBU
 13891967 ##+Stellar Recovery Inc, Attn: Bankruptcy, 4500 Salisbury Road Ste 105, Jacksonville, FL 32216-8035

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: ChrissyW
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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2017 at the address(es) listed below:

ALAIN V. GRBACH on behalf of Debtor Diane M. Bensinger avgrbach@aol.com
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
MATTEO SAMUEL WEINER on behalf of Creditor PNC Bank, National Association
bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor PNC Bank, National Association
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Diane M. Bensinger**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0366**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-12204-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Diane M. Bensinger

10/24/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.